

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Harald Hinderer

Serial No.: 10/631,211

Filed: July 31, 2003

For: TELECOMMUNICATIONS CREDIT
MANAGEMENT SYSTEM AND METHOD

Examiner: Chuks N. Onyezia

Art Unit: 3692

RESPONSE TO OFFICE ACTION

Mail Stop: Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

Sir:

Responsive to the Office Action, dated September 24, 2007, kindly amend the application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.